

## PAAY's EMV 3DS Solution

- ❑ Protects merchants against **friendly fraud**
- ❑ Completely **frictionless**
- ❑ Shifts the **liability** for fraudulent chargebacks off the merchant and onto the issuing bank
- ❑ Operates on a network level (certified by Visa, Amex, MC, Discover, JCB)
- ❑ Increases **approval rates** by 2% – 10% depending on network
- ❑ Provides **PSD2/SCA compliance**
- ❑ No false **declines** – ALL transactions go through as normal

## Traditional Fraud Tools / Companies

- ❑ Protects merchants from **true fraud** using algorithms to detect and decline suspicious transactions
- ❑ Overly aggressive algorithms result in false declines
- ❑ Does not protect merchants from friendly fraud
- ❑ Time and money is spent on disputing chargebacks

*A holistic approach to mitigating the cost of fraud involves a combination of traditional fraud tools with EMV 3DS*